

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

In re:

FREDERICK LEROY NIXON, SR.

Debtor(s)

Case No. 19-00371/W/3

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William K. Stephenson, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2019.
- 2) The plan was confirmed on 06/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/16/2019.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,911.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,400.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,400.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$289.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$289.00**

Attorney fees paid and disclosed by debtor: \$2,700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLSOUTH FEDERAL CR UN	Unsecured	0.00	NA	NA	0.00	0.00
ALLSOUTH FEDERAL CR UN	Unsecured	0.00	NA	NA	0.00	0.00
Ally Financial	Unsecured	0.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	NA	1,216.13	1,216.13	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	948.00	948.17	948.17	0.00	0.00
CAP1/BSTBY	Unsecured	0.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SVCS LLC	Secured	183,644.00	185,670.15	185,670.15	0.00	0.00
CAVALRY PORTFOLIO SERV	Unsecured	2,204.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERV	Unsecured	1,770.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	3,102.00	3,102.92	3,102.92	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,803.00	1,803.25	1,803.25	0.00	0.00
CES/BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MTG	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYBANK/VALUECITY	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
DBA PARAGON REVENUE GR	Unsecured	648.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	7,062.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	6,168.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	3,792.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	3,435.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,711.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,612.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,335.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,141.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,032.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,013.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,013.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,994.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,939.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,742.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,521.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DEPT OF ED/NAVIENT	Unsecured	1,520.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,342.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,306.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,033.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	418.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/MOHELA	Unsecured	2,009.00	6,360.55	6,360.55	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	0.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	NA	293.13	293.13	0.00	0.00
Dsnb Macys	Unsecured	0.00	NA	NA	0.00	0.00
DSS Child Support	Priority	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	486.00	NA	NA	0.00	0.00
GUILD MORTGAGE COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
I C SYSTEM INC	Unsecured	63.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,936.00	4,935.86	4,935.86	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,138.00	1,138.08	1,138.08	0.00	0.00
MIDLAND FUNDING	Unsecured	852.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	729.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	NA	NA	0.00	0.00
MOHELA/DEPT OF ED	Unsecured	1,167.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
NAVY FEDERAL CR UNION	Unsecured	3,868.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	2,971.00	2,971.68	2,971.68	0.00	0.00
PMAB LLC	Unsecured	276.00	NA	NA	0.00	0.00
PORTFOLIO RECOV ASSOC	Unsecured	581.00	NA	NA	0.00	0.00
PORTFOLIO RECOV ASSOC	Unsecured	431.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	609.00	609.17	609.17	0.00	0.00
RICHLAND CNTY TAX COLL	Priority	0.00	NA	NA	0.00	0.00
RICHLAND CTY CLERK OF COURT	Priority	0.00	NA	NA	0.00	0.00
Safe Federal Credit Un	Unsecured	0.00	NA	NA	0.00	0.00
SAFE FEDERAL CREDIT UNION	Unsecured	NA	7,427.05	7,427.05	0.00	0.00
SAFE FEDERAL CREDIT UNION	Secured	23,483.00	15,500.00	15,500.00	2,450.61	660.39
SC STUDNTLN	Unsecured	0.00	NA	NA	0.00	0.00
SCHNEIDER COMMUNITY CU	Unsecured	2,686.00	2,661.96	2,661.96	0.00	0.00
SCHNEIDER CU	Unsecured	0.00	NA	NA	0.00	0.00
SHANNON MCGEE	Priority	0.00	NA	NA	0.00	0.00
SYNCB/AMAZON	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/AMAZON	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/ASHLEY HOMESTORE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/DISCOUNT TIRE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/LOWES	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/ROOMS TO GO	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	717.00	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	0.00	NA	NA	0.00	0.00
TBOM/ATLS/FORTIVA	Unsecured	1,757.00	NA	NA	0.00	0.00
TD BANK USA/TARGETCRED	Unsecured	0.00	NA	NA	0.00	0.00
Tnb - Target	Unsecured	0.00	NA	NA	0.00	0.00
UNITED STATES TREASURY	Priority	17,000.00	0.00	0.00	0.00	0.00
US DEP ED	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,997.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	12,623.00	12,623.95	12,623.95	0.00	0.00
USAA SAVINGS BANK	Unsecured	3,582.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	3,003.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	2,613.00	NA	NA	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	4,908.00	4,908.91	4,908.91	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wells Fargo Hm Mortgag	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Hm Mortgag	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,500.00	\$2,450.61	\$660.39
All Other Secured	\$185,670.15	\$0.00	\$0.00
TOTAL SECURED:	\$201,170.15	\$2,450.61	\$660.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,000.81	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$289.00</u>	
Disbursements to Creditors	<u>\$3,111.00</u>	
TOTAL DISBURSEMENTS :		<u>\$3,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2019

By: /s/ William K. Stephenson, Jr.

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.